GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Health, Medical and Family Welfare Department – Universal Health Policy under AB PMJAY – Dr. NTR Vaidya Seva Scheme (Hybrid Mode) – Revised RFP, DCA and Schedules – Certain amendments to the Request for Proposal (RFP) adopted in G.O.Ms.No.122, HM&FW (I.1) Department, Dated: 09.09.2025 –Orders–Issued.

HEALTH, MEDICAL & FAMILY WELFARE (I.1) DEPARTMENT

G.O.Ms.No.162 **Dated:04-12-2025.**

Read the following:

1. G.O.Ms.No.122, HM&FW (I.1) Department,Dated:09.09.2025.
2. Proposal of CEO, Dr. NTR Vaidya Seva Trust, e-file No.2577763.

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ORDER:

In the G.O. 1st read above, Government have issued orders for implementation of the Universal Health Policy in Hybrid Mode as detailed below:

i. Formulation and implementation of Universal Health Policy under AB PMJAY – Dr. NTR Vaidya Seva Scheme in Hybrid Mode and will cover entire population of A.P. State. The Universal Health Policy covers BPL families and families with annual income limit of Rs 5 lakhs with coverage up to Rs.2.50 lakhs per family per annum through Insurance mode and above Rs.2.50 lakhs up to Rs.25.00 lakhs per family per annum through Dr.NTRVST.

ii. Coverage of APL families with insurance up to Rs.2.50 lakhs per family per annum, excluding Government employees under Employee Health Scheme(EHS) and journalists under Working Journalists Health Scheme (WJHS).

iii. Adoption of the Draft RFP, DCA, and Schedules for inviting tenders to onboard Insurance Companies for managing the Universal Health Policy under AB PMJAY – Dr. NTR Vaidya Seva Scheme in Hybrid Mode.

iv. Authorising the Committee of Officers to make minor modifications in the RFP based on pre-bid consultations with prospective bidders.

2. In the references 2nd read above, the Chief Executive Officer, Dr. NTR Vaidya Seva Trust, has reported that while uploading the approved RFP, APMSIDC sought certain clarifications relating to definitions, empanelment of hospitals, contract tenure, financial bid format, IT application responsibilities, claim-ratio based additional premium, management of reserved procedures, and takeover of human resources. Accordingly, an Internal Committee of the Dr.NTRVaidya Seva Trust re-examined the RFP, DCA and Schedules and submitted recommendations. The Chief Executive Officer, Dr. NTR Vaidya Seva Trust, has submitted revised RFP, DCA and Schedules to the Government for approval.

(P.T.O.)

3. After careful examination, Government hereby approves the following amendments to the RFP adopted in G.O. first read above:

<table>
<tr><th>Sl. No.</th><th>Clause in the RFP(For)</th><th>Read as</th></tr>
<tr><td>1</td><td>Definition of Beneficiary and Family Unit
AS per RFP Beneficiary means a member of existing AB-PMJAY- Dr NTR Beneficiary Family Units who is and will (Part of Universal Health Cover) eligible to avail benefits under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana - Dr NTR Vaidya Seva Scheme. Referred to as AB PMJAY - Dr. NTR VS Beneficiary henceforth in the document.</td><td>All the families in the state VS excluding members of EHS and be WJHS are eligible under AB-to PMJAY- Dr NTR VS.</td></tr>
<tr><td>2</td><td>Empanelled Health Care Providers (EHCPs)
Empaneled Health Care Providers (EHCP) shall mean and refer to those public or private health care providers who are Empanelled by the Dr.NTR VST for providing services to the AB PMJAY- Dr.NTR VS Beneficiaries including beneficiaries seeking treatment under portability feature of AB PMJAY under the AB PMJAY - Dr.NTR VS.</td><td>The following clause shall be added in the schedule 5 of the RFP "Application for empanelment will be accepted throughout the year. Evaluation and empanelment will be conducted twice annually"</td></tr>
<tr><td>3</td><td>Tenure:
Tenure of the contract is for one year and can be renewed every year up to 3 (three) years based upon KPI Performance and Other terms and conditions of this RFP.</td><td>Tenure of the contract is for one year and can be extended every year up to 3 (three) years based upon KPI Performance and Other terms and conditions of this RFP</td></tr>
<tr><td>4</td><td>Financial Bid Format:
<table>
<tr><td>Number of AB-PMJAY & Dr. NTR VS Beneficiary Family Units for entire (Indicative subject to vary) (A)</td><td>Annual Premium per family (in Rs.) (inclusive of all costs. expenses, overheads and profits margin) (B)</td><td>Total Annual Premium (C)=(A*B)</td></tr>
<tr><td></td><td></td><td></td></tr>
</table></td><td>Proposed Financial Bid Format
<table>
<tr><td>Annual Premium per family (in Rs.) (inclusive of all costs, expenses, overheads and profits margin and excluding taxes if any)</td></tr>
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(Contd..2.)

5	**Development and maintenance of IT Application**	Following is added in the scope of Insurer: Development and maintenance of HMIS suite will be responsibility of Insurer
6	**Payment of Additional Premium:** As per the RFP d) If the Insurer's average Claim Ratio for the full 12 months is in excess of 115%, then the Dr. NTR VST will be liable to bear 50% of additional claim cost in excess of the total Premium already paid by it and remaining 50% shall be borne by the Insurance Company. The total premium including this additional claim cost, shall be borne by Dr. NTR VST only till the ceiling limit of premium. e) However, Payment of Premium by Dr. NTR VST and Refund of premium by Insurer are two separate activities. Payment of Premium shall be as per Clause 9.1 and Refund of Premium by Insurer shall be as per Clause 9.5.1 & 9.5.2. Under no circumstances, any party shall claim to correlate these two activities.	d) If the Insurer's average Claim Ratio for the full 12 months is in excess of 120%, then the Dr. NTR VST will be liable to bear 50% of additional claim cost in excess of the total Premium already paid by it and remaining 50% shall be borne by the Insurance Company. e) However, Payment of Premium by Dr. NTRVST and Refund of premium by Insurer are two separate activities. Payment of Premium shall be as per Clause 10.1 and Refund of Premium by Insurer shall be as per Clause 10.2. Under no circumstances, any party shall claim to correlate these two activities.
7	**Procedures reserved for Government:** As per Universal Health Policy approval, 521 procedures are excluded from Insurance mode and kept reserved for assurance mode.	Procedures reserved under assurance mode will be managed through insurer and claim amount will be reimbursed by the trust as per the actual.
8	**Human Resources:** As per the RFP insurance company shall take over the Vaidya Mithras. There is no mention about the remaining contract and out sourcing staff working in the trust at Hospital, District Level and State Level.	The insurance company shall take over the Vaidya Mithras. It shall also take over the other contract and outsourcing staff working in the trust at Hospital, Districts and State Head Quarters as per requirement. The details of staff working in the trust with their pay is at Schedule 20.

(Contd..3.)

4 . The Chief Executive Officer, Dr. NTR Vaidya Seva Trust and the Managing Director, AP Medical Services & Infrastructure Corporation (APMSIDC) shall take further necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNER OF ANDHRA PRADESH)

SAURABH GAUR
SECRETARY TO GOVERNMENT

To
The Chief Executive Officer, NTR Vaidya Seva Trust, A.P, Mangalagiri.
The Managing Director, APMSIDC, A.P., Mangalagiri.
Copy to:
The OSD to Hon'ble Minister(H,FW&ME)
The PS to Special Chief Secretary to Government, HM&FW Department.
The General Administration (Cabinet) Department
The PS to Principal Secretary to CM., CMO
The Finance (FMU-HM&FW) Department
Sf/Sc(2577763).

// FORWARDED::BY ORDER //

SECTION OFFICER